

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen Eugene Malinich
 Debtor

Case No. 19-13346-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db +Stephen Eugene Malinich, 240 Valley Road, Lancaster, PA 17601-3412
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14331390 Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
 14331391 +CAC Acceptance Company, PO Box 3268, Camp Hill, PA 17011-3268
 14331392 Complete Collection Service, 1007 N Federal Hwy, #280, Fort Lauderdale, FL 33304-1422
 14331394 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14331398 Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
 14331397 Lancaster General Health, PO Box 3555, Lancaster, PA 17604-3555
 14331399 Mercantile, 165 Lawrence Bell Drive, STE 100, Buffalo, NY 14221-7900
 14331400 Mercantile Adjustment Bureau, LLC, PO Bxo 9016, Buffalo, NY 14231-9016
 14331401 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 14331402 +Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
 14331403 PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
 14331405 #+Ratchford Law Group PC, 409 Lackawanna Avenue, STE 320, Scranton, PA 18503-2059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sommersesq@aol.com May 29 2019 02:52:22 MITCHELL A. SOMMERS,
 Mitchell A. Sommers, Esquire P.C., 107 West Main Street, Ephrata, PA 17522
 tr +EDI: BCCSHUBERT.COM May 29 2019 06:48:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,
 Ocean City, NJ 08226-3622
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 29 2019 02:52:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 29 2019 02:52:59 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 29 2019 02:52:52 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14331393 +E-mail/Text: csdlclientservices@cboflanc.com May 29 2019 02:53:14
 Credit Bureau of Lancaster Co, Inc., PO Box 1271, Lancaster, PA 17608-1271
 14331395 +E-mail/Text: bknotice@ercbpo.com May 29 2019 02:52:54 ERC, PO Box 23870,
 Jacksonville, FL 32241-3870
 14331396 +E-mail/Text: bncnotices@becket-lee.com May 29 2019 02:52:29 Kohls, PO Box 3120,
 Milwaukee, WI 53201-3120
 14331404 EDI: PRA.COM May 29 2019 06:48:00 Portfolio Recovery, 120 Corporate Blvd, STE 1,
 Norfolk, VA 23502
 14331995 +EDI: RMSC.COM May 29 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14331406 +EDI: WFFC.COM May 29 2019 06:48:00 Wells Fargo Bank N.A., 7000 Vista Drive,
 West Des Moines, IA 50266-9310

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 309A

Page 2 of 2
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Date Rcvd: May 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
MITCHELL A. SOMMERS on behalf of Debtor Stephen Eugene Malinich sommersesq@aol.com,
kjobber@ptd.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Stephen Eugene Malinich	Social Security number or ITIN	xxx-xx-2121
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter	7 5/24/19
Case number: 19-13346-mdc			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephen Eugene Malinich	
2. All other names used in the last 8 years		
3. Address	240 Valley Road Lancaster, PA 17601	
4. Debtor's attorney Name and address	MITCHELL A. SOMMERS Mitchell A. Sommers, Esquire P.C. 107 West Main Street Ephrata, PA 17522	Contact phone (717) 733-6607 Email: sommersesq@aol.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: christine.shubert@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 5/28/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 9, 2019 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 28 E. Orange Street, Auditorium, 2nd Floor, Lancaster, PA 17602
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/7/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	